

## VANDERLIP SAYS U.S. LAGS IN SPENDING

Can't Buy Its Needs Because People Insist on Buying What They Don't Need.

## URGES MORE ECONOMY

Tells Life Insurance Presidents Thrift Is Measure of Our Strength.

"The Government to-day would like to be spending on domestic expenditures for the war a billion dollars a month," Frank A. Vanderlip said at the annual meeting of the life insurance presidents in the Hotel Astor yesterday.

"But as a matter of fact," he went on, "the month of October closed with expenditures of about \$460,000,000. In November, still with an estimate of spending a billion dollars, the month closed with expenditures of a little over \$500,000,000."

"What was the reason?" It was that the Government could not produce the things it had contracted to do. It was a question of man power and industrial organization.

"So the great thing you can do to help win this war is to get this idea of personal responsibility over to as many people as you can so that their personal conduct will be influenced, so that when they have a dollar to spend they will weigh, not whether they can afford to spend it in the way they desire, but whether the Government can afford to have them spend it in the way they desire."

Emphasizing Need of Thrift.

Mr. Vanderlip, although president of the National City Bank, is for the present getting only \$1 a year as chairman of the Government War Savings Committee.

"How long the war may last," he added, "and how great may be its cost, every dollar of that cost can be recompensed if those lessons of thrift can be taught thoroughly to all of us. The real problem is not dollars; it is things, manufactured things. That is what we've got to have to support our army. A substantial part of the \$19,000,000,000 you have seen Congress appropriate is for things out of our workshops. This is a war of workshops to an extent never known in any struggle before. The measure of our strength is the force of the blow we are going to strike, will be the amount the workshops can produce for the purpose of the Government."

"We have got to learn the greatest lesson in economy that was ever taught a people, because there is not enough labor and material, there are not enough things, manufactured things, to produce this huge amount of things unless every one of us feels the responsibility for personal economy."

Estimate of War Claims.

William A. Hutcheson, second vice-president of the Mutual Life Insurance Company, speaking of the prospective increases in death losses because America is in the war, said:

"The Canadian and British percentages of war claims to ordinary claims in 1916 were respectively 25 per cent and about 20 per cent. If the American companies' war death claims should reach even 10 per cent, a year they would amount to not less than \$10,000,000 a year. If our war death claims should amount at any time to any appreciable part of our normal death claims, the contingency reserve or the dividends of American companies, or both, will be called upon to make very considerable contributions to the cost of the war, for it must be remembered that in hardly any cases can the companies charge any extra premiums as an offset to such war claims."

Mr. Hutcheson said that all signs pointed to lower surplus earnings.

"Business cannot go on as usual," he added, "if we are to win this war."

"We must make our choice between 'business as usual' and victory, and every mother's son of us who has any red blood in his veins can make only one choice."

George E. Ida, president of the Home Life Insurance Company, said it was a mistake to suppose that the form in which the Government has arranged to insure the lives of soldiers and sailors is a menace to the life insurance companies.

The meeting will be resumed at 10:30 A. M. to-day. About 200 insurance executives, representing about 80 per cent of the \$25,000,000,000 of old line life insurance now in force in America, are in attendance.

## TILE CONTRACTORS INDICTED.

Members of Philadelphia Association Accused of Trade Plot.

PHILADELPHIA, Dec. 6.—Twenty-one members of the Philadelphia Tile, Mantel and Grate Association, contractors and retail tile dealers engaged in business in Pennsylvania, New Jersey and Delaware, were to-day indicted by the Federal Grand Jury on charges of conspiracy to restrain trade in violation of the Sherman anti-trust law.

Complaints by non-members of the association that they were unable to do business because of alleged boycotting and other illegal methods of the members of the association led to the indictment.

## PENNA. DROPS LIMITED TRAIN.

Will Discontinue 1 P. M. Flier to Pittsburgh Dec. 11.

As additional assistance in clearing the main line for the expeditious movement of materials and supplies desired by the Government and to aid transportation of fuel and food the Pennsylvania Railroad will discontinue December 11 its 1 P. M. express train from Pittsburgh to New York. This follows the recent withdrawal of the "Broadway Limited" and all the observation sleeping cars from trains between New York and the West.

The train now leaving Pittsburgh at 12:01 noon will be extended through to Philadelphia, arriving at Broad Street Station at 2:30 P. M. Passengers for New York may then use the 10 o'clock P. M. train from Philadelphia due in New York at 12:50 A. M.

## MME. RAPPOLO HEARD IN 'AIDA'

Change Made in Opera Bill Owing to Illness of Frieda Hempel.

There was to have been a performance of Mozart's "Le Nozze di Figaro" at the Metropolitan Opera House last evening, but owing to illness on the part of Frieda Hempel it could not be given. Since the aristocratic art of Mozart has not been popular in recent years in the happy home of vocal trumpet peals it is probable that the substitution of "Aida" was received with great joy.

Mme. Rappolo sustained the title role of the Ethiopian queen, and the part of the Ethiopian king, and sang the music with excellence of style. Because Mme. Hempel is suffering from a cold, her part in "Aida" has been postponed and "La Boheme" will be sung at the Metropolitan Opera House to-morrow afternoon by Mme. Rappolo, Scotti-Torres and Segura, Mr. Patti conducting.

## MME. LOMBARDI HEARD.

Italian Pianist Appears at Recital in Aeolian Hall.

Mme. Ada del V. Lombardi, an Italian pianist, gave a recital in Aeolian Hall yesterday afternoon. She offered a program which included a Beethoven sonata and for the third number pieces by Scarlatti, Tausig, and others. Her playing it must be said that it was far below local recital standards. Her tone was musical and there was some evidence of commendable technique. But her work suffered badly from a general lack of intelligence in phrase and rhythm, and as to notes, in Chopin's 4th minute ballade and in the 2nd of the 24, which she played at the start, there were passages where the count, if made, might have pretty nearly evened up between those that were correct and those that were false.

## THE INCOME POSSIBILITIES

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## THE LOW COST OF MOTORING WITH FRANKLIN ENCLOSED CARS

THE average man looks upon an enclosed car as an expensive possession. To operate a Town Car or Limousine, many owners say, means your hand always in your pocket. And this has actually been the experience of many owners of heavy enclosed cars.

A motor car burdened down with too much weight is certain to be expensive. The heavier the car, the more gasoline it consumes per mile. The heavier the car, the quicker the tires wear out. Just as this fact is true with heavy weight—so is the reverse true of Franklin Scientific Light Weight.

Two Popular Enclosed Franklin Cars

The Franklin Town Car weighs 2,610 lbs.—about 1,000 pounds lighter than the average fine town car.

The Franklin Limousine weighs 2,620 lbs.—about 1,000 pounds lighter than the average fine limousine.

This difference in weight, made possible by Franklin Scientific Light Weight, is the fundamental reason for the remarkable economy of the Franklin Enclosed Cars.

With Direct Air Cooling there is nothing to freeze—just as in Summer there is nothing to over-heat.

The Franklin owner does not worry about freezing mixtures, leaky radiators and the expense that goes with them.

The easy riding of the Franklin has made the Franklin Limousine and Town Car as popular for country roads as for city streets.

Franklin scientific construction, full elliptic springs and Franklin resiliency are comfort features found in the Franklin alone.

To the car owner, or the prospective car owner, desiring to know all details about the most practical, efficient and economical fine enclosed cars made, we extend an invitation to inspect the Franklin Limousine and Town Car—and experience a thorough demonstration.

FRANKLIN MOTOR CAR CO.

## SWANN WILL PROBE LARGE FUSION FUND

Corporations Alleged to Have Contributed to Mitchell Campaign.

## MONEY SECRETLY GIVEN

District Attorney's Office Begins Examination of Treasurer's Books.

Complaints of corporation contributions to the Mitchell fusion campaign, voted by the corporations and made in the names of their executive officers, are now being investigated by District Attorney Swann. He announced yesterday afternoon that he has positive evidence of one such contribution "showing how the scheme works, and that many other similar presents were made to the Mitchell fund."

"There is not the least question of doubt in my mind," Judge Swann said, "that in this case—the contribution was made to the Mitchell fund, the money was drawn from corporation funds. A certain corporation was asked to contribute under the law, but did not take this sum out of its accounts and gave it to its president, who turned it over to the campaign fund. There were many other such contributions."

A preliminary report on the books of the fusion committee made in his office was turned over to Judge Swann last night. Sam A. Lewis, treasurer of the fusion accounts, has been requested to appear before Assistant District Attorney Black at 10:30 o'clock this morning to testify to the accuracy of the books. Mr. Black said that witnesses would be subpoenaed to explain certain items.

"Every item that looks peculiar will be subjected to minute examination," Mr. Black said. "I do not believe it will be necessary to have John Doe produced—most of the people will give us the information we want without any trouble, I expect."

The complete record of campaign receipts and expenditures, vouchers, checks and ledgers are now being studied. A preliminary statement was given to Judge Swann yesterday showing the early receipt of the fund. Under the law these accounts must be preserved fifteen months after the election. Itemized statements of the exact method in which the money was expended must be made of all amounts over \$5 and for amounts under that figure if the money was turned over to political workers, watchmen and messengers.

"The Mitchell campaign was conducted at an expense of more than \$1,200,000, which, according to the District Attorney, is 'a very big sum of money.' Information was turned over to his office yesterday that two contributions, one of \$100,000 and another of \$250,000, had been made to aid the Mitchell fight without passing through Treasurer Lewis's hands. Mr. Swann would not comment on this information, evading an answer on the ground that he did not wish to speak of matters that he had not investigated.

The District Attorney pointed out that Mr. Lewis is responsible for any illegal diversion of funds passing through his hands, even though he may have no knowledge of illegal misuse of funds.

## NUXATED IRON

To Get the Women with Plenty of Blood—Beautiful—Healthy—Young—Vitality.

Dr. Ferdinand King, New York Physician and Medical Author, will physicians that they should preserve more organic iron—Nuxated Iron—for their patients—have anemia—iron deficiency—be nervous—be weak—be pale—be thin—be old—be ugly—be miserable—be unhappy—be poor—be alone—be lonely—be sad—be despairing—be dying—be dead.

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## CENTRE OF SOCIETY REMAINS IN SIXTIES

Northward Drift of the Elect Comes to Halt This Year.

## MORE COUNTRY MEMBERS

Despite War Those Resident Abroad Increase, While Detroit Now Gets on Map.

The new edition of the Social Register, just from the press, shows that the magnetic pole of things social in this city is at a point halfway in the Fifth Avenue block between Sixty-sixth and Sixty-seventh streets. The social compass pointed to that exact spot two years ago.

This stability of society is considered remarkable. Since 1891 the point where the social needle has dipped had moved northward a little more than a block a year, just as the real magnetic pole shifts its home along the edge of King William's Land in a regular progression.

For the first time in years this year's report shows no change in the location of the exact centre of society. For this phenomenon the apartment house is blamed. So much of society has elected to anchor in apartment houses in Park Avenue that the status quo has been maintained.

For the benefit of the really and truly society person and for the student of social affairs these illuminating facts about the where's it population are reprinted from the new canvass.

Below Fifty-ninth street dwell 3,770 families worth recording among those present.

On the East Side above Fifty-ninth street 2,662 are found.

## 1% PER MONTH ON PLEDGE OF PERSONAL PROPERTY

THE PROVIDENT LOAN SOCIETY OF NEW YORK

Applications for loans of large amounts will be considered at the office at Fourth Avenue and 25th Street.

MANHATTAN  
Fourth Avenue, cor. 25th Street  
Eldridge St. cor. Livingston St.  
East Houston St. cor. Essex St.  
Seventh Ave. bet. 42d & 43d Sts.  
Lexington Ave. cor. 14th St.  
E. 72d St. bet. Lexington & 3d Ave.  
Eighth Ave. cor. 127th St.

BROOKLYN  
Courtlandt Ave. cor. 148th St.  
Smith St. cor. Livingston St.  
Graham Ave. cor. Devoe Ave.  
Dixie Ave. cor. Devoe Ave.

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